

EXHIBIT 1

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Legal Assistant
MONIQUE C. RERAT
Law Clerk
PATRICK L. HAYES

February 9, 2009

BY CERTIFIED MAIL ARTICLE
NO. 7008 1140 0001 0688 8446

RGS Financial
P.O. Box 2149
Addison, TX 75001-2149

Re: Connie L. Lensegrav
First National Bank of Omaha
Account No. 0991
Your Account No. -4

Dear Madam or Sir:

Enclosed please find a copy of a letter dated January 26, 2009 which was mailed directly to my client, Connie L. Lensegrav. Please be advised that I have been retained to represent her regarding this matter and for litigation purposes. Please be further advised that my client disputes this debt and requests verification of it. Please provide copies of all credit card disclosure statements that were provided to my client required by the Truth-In-Lending Act, the date that such disclosure statements were delivered to her and the method of their delivery. I have corresponded with First National Bank and Platinum Recovery Solutions, Inc. about this matter. Enclosed herein please find copies of letters dated June 10, 2008 which I wrote to First National Bank and July 22, 2008 which I wrote to Platinum Recovery Solutions, Inc. about this account. What information does RGS Financial have regarding my representation of Ms. Lensegrav? Also, under no circumstance should you again contact my client directly. Thank you.

Very truly yours,



William C. Michelson

WCM/mr

Encl

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February 9, 2009

Re: Connie L. Lensegrav
First National Bank of Omaha
Account No. 991
Your Account No. -4

cc: Ms. Connie Lensegrav
First National Bank, Certified Mail Article
No. 7008 1140 0001 0688 8453
Platinum Recovery Solutions, Inc., Certified
Mail Article No. 7008 1140 0001 0688 8460

DELINQUENCY NOTICE

Dear CONNIE L LENSEGRAV:

RGS Financial has been assigned to collect the delinquent account listed above. This is a serious matter and requires action on your part. We would like to help you avoid further collection activity. We can do this if you pay your account as requested or contact us for other arrangements.

Depending on your circumstance, we may be able to help by offering one of our flexible payment arrangements. In order for us to help you, we need you to contact our office. Take one of the following steps:

(1) PAY YOUR PAYMENT IN THE ENCLOSED ENVELOPE; OR

(2) CALL US TO EXPLORE WHAT PAYMENT ARRANGEMENTS ARE AVAILABLE TO YOU.

If you have an attorney representing you or if you have filed bankruptcy, please provide RGS Financial with the appropriate information.

Sincerely,

CE - Resolution Department

Toll Free (866)-941-8600

P.S. DO NOT IGNORE THIS NOTICE! WE CAN HELP YOU RESOLVE THIS IMPORTANT MATTER.

This communication is from a debt collector.
This is an attempt to collect a debt and any information obtained will be used for that purpose.

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION.

DETACH HERE AND RETURN THIS PORTION WITH YOUR PAYMENT

CONNIE L LENSEGRAV
9636 85TH AVE N
MAPLE GROVE MN 55369-4539

IF PAYING BY VISA OR MASTERCARD, FILL OUT BELOW			
<input type="checkbox"/> VISA		<input type="checkbox"/> MASTERCARD	
CARD NUMBER	EXP DATE	AMOUNT	
SIGNATURE		MUST INCLUDE 3 DIGIT SECURITY CODE FROM BACK OF CARD	

☐ Please check here if there is a new phone # or address and enter information on reverse side.

JANUARY 26, 2009

Payments may also be made
online at www.payvra.com

CLIENT	FIRST NAT'L BANK OF OMA 0991
ACCOUNT NO #	4
AMOUNT OWED:	\$5,213.18

PLEASE SEND ALL CORRESPONDENCE TO:

RGS Financial
PO BOX 2149
Addison, TX 75001-2149



EXHIBIT 2



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Track & Confirm

Search Results

Label/Receipt Number: 7008 1140 0001 0688 8446
Status: Delivered

Your item was delivered at 11:19 am on February 27, 2009 in ADDISON, TX 75001. A proof of delivery record may be available through your local Post Office for a fee.

Additional information for this item is stored in files offline.

Track & Confirm

Enter Label/Receipt Number.

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No FEAR Act EEO Data

FOIA

